Creating Assets, Savings and Hope



**Know Before You Owe** 

Student Loan Forum

CASH (Creating Assets, Savings and Hope) Campaign of Maryland:

Promotes programs, products, and policies that increase the financial security of low- to moderate- income individuals across the state.





## Scholarships

- Merit Based
- Sports Based
- Income Based
- Institution Based
- Employer Sponsored





## Scholarships

Left handed?

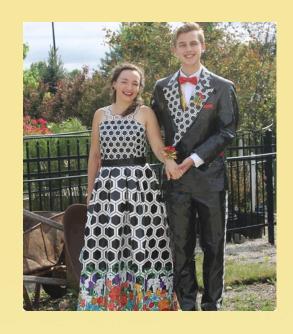
Vegetarian?

Like Peanut Butter?

Got Duck Tape?

Willing to Promote Fire Safety?

Shop at Nordstrom Rack?







### Scholarships

### Where?

Collegeboard.org
Zinch.com
Petersens.com

Studentaid.ed.gov
ScholarshipExperts.com
FindTuition.com





### **Reducing College Costs: Transportation**

Carpooling

Schedule classes for 2 or 3 days a week

Online class = no transportation

Use public transportation

Check all costs of having a car = \$300 decal

How often will student travel home?



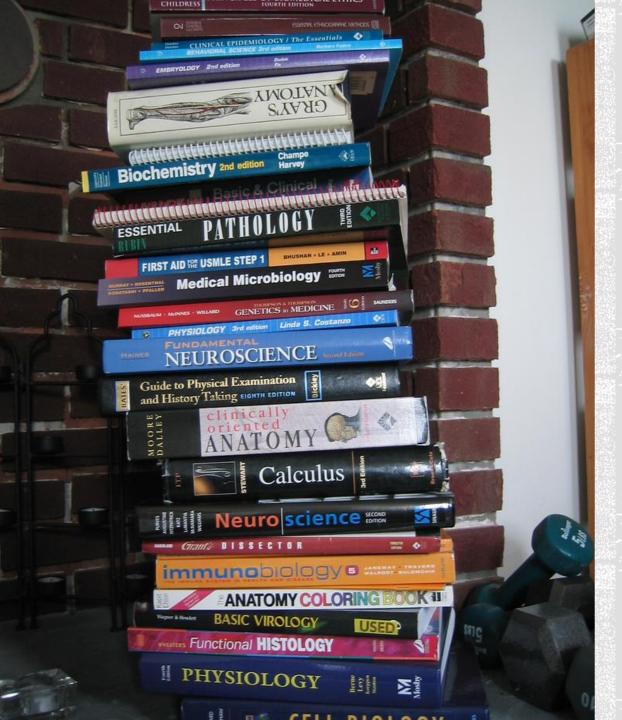


## Reducing College Costs

### **SLEEPING AND EATING**

- At home, Apartment?
- Reduce dorm room stuff
- Pantry Shopping
- Online video, streaming shows
- Meal Plans





## Reducing College Costs

#### **SPENDING LESS**

- Student ID = discounts
- School gym instead of membership
- Textbooks
- Free events on campus = free food



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Maryland CASH (Creating Assets, Savings and Hope) Campaign

Free Financial Coaching and Classes

www.mdcashacademy.org



